

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of KIGHT, et al. :  
: Expected Group Art Unit: 3624

Rule 53(b) Continuation of :  
Serial No: 09/250,711,  
filed February 16, 1999 : Expected Examiner: J. Bergin

Filed: Concurrently Herewith :

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER  
SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS

**INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.97 AND 1.98**

October 31, 2003

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In the matter of the above-identified application, this information disclosure statement is being submitted with the following citation as specified in 37 CFR 1.97(d).

"A copy of any patent, publication or other information listed in an information disclosure statement is not required to be provided if it was previously cited by or submitted to the Office in a prior application, provided that the prior application is properly identified in the statement and relied upon for an earlier filing date under 35 U.S.C. 120."

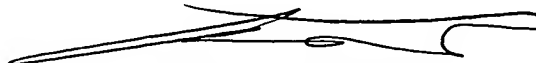
Applicants are submitting herewith a copy of Form PTO-1449 which list documents cited in parent application Serial No. 09/250,711, filed February 16, 1999.

It is respectfully requested that this information disclosure statement be considered by the Examiner.

Please charge any shortage in the fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 01-2135 (Case No. 1158.41324CC12) and please credit any excess fees to such deposit account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read 'Alfred A. Stadnicki', with a long horizontal stroke extending to the left.

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<b>Form PTO-1449</b>	<b>U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</b>	<b>ATTY. DKT. NO.</b> 1158.41324CC12	<b>SERIAL NO.</b>
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		<b>APPLICANT</b> KIGHT, et al.	
		<b>FILING DATE</b> October 31, 2003	<b>GROUP</b>

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA	5,978,780	11-99	C. Watson		
	AB	4,947,028	8-7-90	J. Gorog		
	AC	4,799,156	1-17-89	E. Teichner		
	AD	4,734,858	3-29-88	H. Schlafly		
	AE	4,649,563	3-10-87	B. Riskin		
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	AG	5,220,501	6-93	Lawlor, et al.		
	AH	5,121,945	6-92	Thomson, et al.		
	AI	5,496,991	3-96	Delfer, III et al.		
	AJ	5,265,008	11-93	Benton, et al.		
	AK	4,974,878	12-90	Josephson		
	AL	5,383,113	1-95	Kight, et al.		

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
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**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	Malnig, Anita, "Roundtop of Financial Software: Home Accountant", II Computing, vol. 1, no. 3, p. 7413, 2186, Abr. From Microsearch AN: 86-031976
	AV	Rue, Sharon Gamble, "Electronic Checkbook", MacIntosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	AW	Hines, Tracie Forman, "The Check is in the Modem", MacUser vol. 1, no. 1, p. 6815, 10185 Abstract from Microsearch AN: 85-028676
	AX	"Myte Myke Business System: Order - Entry Billing", Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
	AY	"Home Banking: A Case Study", Robert B. Willemstad pp. 4R 55, Banker's Magazine Nov-Dec. 1984
	AZ	
<b>Examiner</b>		<b>Date Considered</b>

<b>Form PTO-1449</b>	<b>U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE</b>	<b>ATTY. DKT. NO.</b> 1158.41324CC12	<b>SERIAL NO.</b>
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		<b>FILING DATE</b> October 31, 2003	<b>GROUP</b>

**U.S. PATENT DOCUMENTS**

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	AA 5,873,072	2-99	Kight, et al.			
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	AL					

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